

Fill in this information to identify the case.

Debtor 1 Karen Odachowski

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: _____ District of MD
(State)

Case number 13-25155-RAG

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: US Bank Trust National Association, as Trustee of the SCIG Series III TrustCourt claim no. (if known):
9Last 4 digits of any number you use to identify the debtor's account: 8 3 1 4Property address: 1674 Jarrettsville Rd.
Number StreetJarrettsville, MD 21084
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 12 / 1 / 2018
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ _____
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____
- c. **Total.** Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

 / /
MM / DD / YYYY

Debtor 1 Karen Odachowski
First Name Middle Name Last Name

Case number (if known) 13-25155-RAG

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Michelle Ghidotti-Gonsalves
Signature

Date 12 / 21 / 2018

Print Michelle Ghidotti-Gonsalves
First Name Middle Name Last Name

Title Authorized Agent

Company The Law Offices of Michelle Ghidotti

If different from the notice address listed on the proof of claim to which this response applies:

Address 1920 Old Tustin Ave.
Number Street

Santa Ana CA 92705
City State ZIP Code

Contact phone (949) 427 - 2010

Email mghidotti@ghidottilaw.com

Kristin Zilberstein, Esq. (SBN 200041)
Michelle R. Ghidotti-Gonsalves, Esq. (SBN 232837)
LAW OFFICES OF MICHELLE GHIDOTTI
1920 Old Tustin Ave
Santa Ana, CA 92705
Ph: (949) 427-2010
Fax: (949) 427-2732
kzilberstein@ghidottilaw.com

Authorized Agent for Creditor
US Bank Trust National Association, as Trustee of the SCIG Series III Trust

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MARYLAND – BALTIMORE DIVISION

In Re:) CASE NO.: 13-25155
)
Karen L Odachowski,) CHAPTER 13
)
Debtors.) **CERTIFICATE OF SERVICE**

CERTIFICATE OF SERVICE

I am employed in the County of Orange, State of California. I am over the age of eighteen and not a party to the within action. My business address is: 1920 Old Tustin Ave, Santa Ana, CA 92705.

I am readily familiar with the business's practice for collection and processing of correspondence for mailing with the United States Postal Service; such correspondence would be deposited with the United States Postal Service the same day of deposit in the ordinary course of business.

On December 21, 2018 I served the following documents described as:

- RESPONSE TO NOTICE OF FINAL CURE PAYMENT**

on the interested parties in this action by placing a true and correct copy thereof in a sealed envelope addressed as follows:

(Via United States Mail)

Debtor

Karen L Odachowski
1674 Jarrettsville Road
Jarrettsville, MD 21084

Chapter 13 Trustee

Robert S. Thomas, II
300 E Joppa Road, Suite 409
Towson, MD 21286

Debtor's Counsel

Edward C. Christman, Jr.
Christman & Fascetta, LLC
810 Gleneagles Court
Suite 301
Towson, MD 21286

xx (By First Class Mail) At my business address, I placed such envelope for deposit with the United States Postal Service by placing them for collection and mailing on that date following ordinary business practices.

 Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the Eastern District of California

xx (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on December 21, 2018 at Santa Ana, California

/s / Krystle Miller
Krystle Miller